

Services & Incentives*

Bone Density Study	\$25 / \$15
Mammogram	\$25 / \$15
Cardiac Echocardiogram	\$75 / \$50 / \$25
Adenoidectomy	\$150 / \$75 / \$50
Bunion Repair	\$150 / \$75 / \$50
Colonoscopy	\$150 / \$75 / \$50
CT Scans	\$150 / \$75 / \$50
Ear Tubes	\$150 / \$75 / \$50
Eye/Cataract Surgery	\$150 / \$75 / \$50
Kidney Stones	\$150 / \$75 / \$50
MRIs	\$150 / \$75 / \$50
Nasal / Septum Repair	\$150 / \$75 / \$50
Sleep Study	\$150 / \$75 / \$50
Tonsillectomy	\$150 / \$75 / \$50
Upper GI Endoscopy	\$150 / \$75 / \$50
Wrist Surgery	\$150 / \$75 / \$50
Gall Bladder Removal	\$250 / \$125 / \$75
Gall Bladder Repair	\$250 / \$125 / \$75
Hernia Repair	\$250 / \$125 / \$75
Knee Surgery	\$250 / \$125 / \$75
Shoulder Surgery	\$250 / \$125 / \$75
Cardiac Catheterization	\$500 / \$250
Hip Replacement	\$500 / \$250
Knee Replacement	\$500 / \$250
Low Back Surgery	\$500 / \$250

*Services may change over time. Incentive amounts are based on a tiered format. Members qualify for the highest incentive amount listed when they shop for and select the most cost-effective facility listed by Compass. Less cost-effective options may yield lower incentives, or no incentives. If you have any questions on qualifying facilities, please contact a Health Cost Adviser at 855.869.2133.

Earn CASH REWARDS and help LOWER health care COSTS.

Introducing Compass ChoiceRewards, a free service to help you learn more about the cost of medical procedures and tests at locations in your area. When you use more cost-effective options, you can help lower your out-of-pocket costs. You will be rewarded for your cost-effective choices through cash incentives.

Here's how it works:

- As soon as your doctor recommends a medical procedure or test, contact Compass to find cost-effective facilities in your area.
- Be sure to call Compass at 855.869.2133, or access the website at www.compasschoicerewards.com, **at least 24 hours prior** to your appointment in order to qualify for your incentive. Have your insurance card available for verification or to login.
- Call your doctor to schedule the service at the location of your choice.
- If you use a cost-effective location identified by Compass, an incentive check will be mailed to your home after your claim has been paid.

NOTE: You must shop with Compass each time you have a procedure in order to qualify for an incentive.

No hassles. No forms. No restrictions on which in-network doctors to see. The ChoiceRewards program is **EASY** and completely **CONFIDENTIAL**.

CALL or go ONLINE TODAY TO LEARN HOW YOU CAN EARN AN INCENTIVE REWARD FOR THE CARE YOU NEED.

Online at: compasschoicerewards.com

Humana

Administered by Humana Insurance Company or Humana Health Plan, Inc.



Frequently Asked Questions

Will I have to change my doctor?

Your doctor may be able to provide the medical service you need at a number of locations. Ask your doctor if he/she can perform the service at a location of your choice or to recommend someone who can.

What if my doctor has already scheduled me at another facility?

Call 855.869.2133 and an adviser will see if the service qualifies for a reward. You may need to reschedule your appointment to qualify for a reward.

What if I have a question about my benefits, such as if certain services are covered?

Contact Humana's Customer Service at the phone number shown on the back of your I.D. card.

Is this a change in my benefits?

No. The program does not affect your benefits in any way.

Does the program cost me anything?

No. It is free, easy to use and hassle-free.

Am I eligible and how do I sign-up?

All active employees and retirees enrolled in the health benefit plan and enrolled dependents are eligible for the program. There is no need to sign up, you are already enrolled. You may be asked to complete a registration or contact form in order for Compass to contact you about updates to the program or your incentive rewards. Please note, Medicare eligible employees are not able to participate in the program.

How will rewards be paid?

If you qualify, we'll mail your reward check to your home approximately 45-60 days after your claim is paid. We compare call records and web visits to claims information to see if you qualify. Be aware that rewards are considered taxable by the IRS. You'll receive the appropriate tax information from Compass at the end of the year.

Is the program confidential?

Absolutely. No employee or dependent claims information will be shared with your employer. It is completely confidential.

What about quality?

This program is a cost-based incentive program for the procedures listed. Please talk to your doctor about questions you may have regarding quality or find out more at humana.com. All locations represented are well-known, fully-licensed medical providers that have been fully-credentialed to meet the high quality standard of Humana.

Does the program offer medical advice?

No, the program does not offer medical advice. Please see your doctor or health care professional for medical advice.

Why is Compass needed?

Compass provides its members with a cost transparency tool in order for you to make more informed choices about your healthcare. Major variation in the cost of procedures exists everywhere, but until now, no one knew. See the chart below for some cost examples*.

Procedure	Facility A	Facility B
Colonoscopy	\$850	\$1,900
Upper GI Endoscopy	\$1,125	\$2,475
MRI - Pelvis	\$475	\$2,675
Digital Mammogram	\$100	\$475

*Please note that these costs represent actual average claim amounts for facilities in Kentucky that members have utilized. Your actual claim costs may vary based on the specific medical code being billed.